

# INSURATIVE PREMIUM FINANCE MASSACHUSETTS, INC (“IPF”) & INSURATIVE RISK SOLUTIONS US, INC. PRIVACY NOTICE



## FACTS: WHAT DOES IPF DO WITH YOUR PERSONAL INFORMATION?

### Why Privacy Principles and Practices?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

Our privacy policies are intended to safeguard our customers’ confidential financial information and other non-public personal information in compliance with applicable federal and state laws and regulations. This Privacy Notice is provided to you as a part of our effort to inform you of our principles and practices regarding your confidential information.

### What Types (Categories) of Personal Information we collect and share depend on the product or service you have with us. This information can include:

- Name and address
- Social Security Number
- Income
- Account balances and payment history
- Credit history and credit scores
- Assets, debt, net worth
- Life insurance coverage, credit based insurance scores
- Investment experience
- Household information, health information, medical information

When you are no longer a customer, we continue to share your information as described in this notice. We do not disclose non-public personal information about our former customers to any affiliates, non-affiliate or joint marketing financial companies, except as may be necessary in connection with the life insurance premium financing transactions or any other transactions between us and our customers.

### How We Use Information About You

All Financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons IPF chooses to share and whether you can limit this sharing.

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**For the Reasons stated below please use these Definitions:**

**Affiliates:** companies related by common ownership or control. They can be financial and non-financial companies. Affiliates such as insurance company general agencies, premium finance companies, administration providers and holding companies.

**Non-affiliates:** companies not related by common ownership or control. They can be financial and non- financial companies. Non-affiliates companies such as banks, insurance companies, trust companies, law firms.

**Joint marketing:** a formal agreement between non-affiliated financial companies that cooperatively market financial products and services to you such as banks.

Reasons we can share your personal information	Does IPF share?	Can you limit this sharing?
For every day business purposes such as to process and facilitate the transaction (your loan) , maintain and service your account(s), monitor your collateral, change your collateral requirements, annual renewals, transfer, buy or sell your loan	Yes	No
For our marketing purposes - to offer products and services to you	Yes	No
For joint marketing purposes with other financial companies	Yes	No
For our affiliates’ everyday business purposes-information about your transactions and experiences,	Yes	No
For our affiliates’ everyday business purposes-information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
Questions?	Call (888) 300- 0107	

**Other important information when evaluating the above reasons:**

- We may share some information we collect about you with our affiliates, non-affiliates or joint marketing financial companies as required or permitted by law, including for normal business administration and related business services associated with the insurance premium financing transaction or any other transactions between us. The information may be shared with our affiliates, non-affiliates, joint marketing financial companies, to the extent necessary to facilitate, administer, enforce, service or process the premium financing transaction or any other transactions between us. For example, we may share information with non-affiliates and joint marketing financial companies engaged to perform actuarial or other consulting services in the furtherance of the insurance premium financing transaction or any other transaction between us, and we may share information with our affiliates charged with structuring and facilitating the insurance premium financing transactions between us.
- We will not share information about you with consumer reporting agencies.
- **Any limitation to share this information may impact our ability to properly process, facilitate, transact service, administer and enforce the premium financing transaction.**

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## **What we do**

### **How does IPF protect my personal information?**

To protect your personal information from unauthorized access and use we use security measures that comply with state and federal law. These measures include maintaining physical, electronic and procedural safeguards which include computer safeguards, secured files and buildings. We only provide access to customer information to authorized persons who need the information to perform their job responsibilities in connection with your insurance premium financing transaction, any other related transactions or any other unrelated transactions between us.

### **How does IPF collect my personal information?**

We collect your personal information when you:

- Complete an application. As part of the loan application process, Lender or Lender’s agent (s) may request and may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of Lender’s ongoing due diligence review process INCLUDING BUT NOT LIMITED TO CREDIT AGENCIES.
- Provide the requested documentation for the loan
- Personal ID information
- Proof of residence information
- Complete an insurance application
- Complete the loan application and loan documentation
- Employment information
- Income information
- Tell us about your deposits, investments or retirement portfolio
- Tell us about your Trusts

### **Why can’t I limit all sharing?**

Federal law gives you the right to limit only

- Sharing for affiliates’ everyday business purposes-information about your credit worthiness
- Affiliates from using your information to market to you
- Sharing for non-affiliates to market to you

### **Additional questions?**

Insurative Risk Solutions US, Inc.  
888.300.0107

# INSURATIVE PREMIUM FINANCE MASSACHUSETTS, INC. MAIL IN FORM



ONLY IF YOU WANT TO REQUEST CERTAIN LIMITS, ANSWER THE FOLLOWING CHECKLIST ON THIS FORM AND RETURN THE COMPLETED FORM AS DIRECTED BELOW, IF YOU CHOOSE TO ACCEPT ALL THE WAYS WE USE YOUR INFORMATION AS STATED IN THIS PRIVACY NOTICE, THEN IT IS NOT NECESSARY TO RETURN THE FORM

## Indicate any/all you want to limit

- Do not share with your affiliates' everyday business purposes-information about my creditworthiness
- Do not allow your affiliates to use my personal information to market me
- Do not share my personal information with non-affiliates to market their products and services to me

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name

\_\_\_\_\_  
Primary Residence

\_\_\_\_\_

\_\_\_\_\_

PLEASE RETURN TO:

Insurative Risk Solutions US, Inc.  
2 Sound View Drive, Suite 100  
Greenwich, CT 06830